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Visitor Medical Insurance - Microsoft Internet Explorer

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Address <http://www.buyamericaninsurance.com/compare/visitor.do;jsessionid=298233BC1AEA328A9CD81708C61E68CA> Go Links

Other

Compare

Fixed Coverage Plans ? 5

Plan	Details	Deductible & Price	Remarks
<input type="checkbox"/> Visitors Care Instant Purchase	Brochure Provider Directory Paper Application 5 Days Renewable Online Renewal Claim Form Print ID Card	US/Canada Coinsurance N/A Deductible 100 Per Period of Coverage Applicant \$55.00 App Fee \$0.00 Total \$55.00	Desired: 1 month Quoted: 1 month \$5 renewal fee
<input type="checkbox"/> INBOUND USA Instant Purchase	Brochure Provider Directory Sample Application Paper Application 5 days Renewable Online Renewal FAQ Claim Form Program Summary	US Coinsurance N/A Deductible 100 Per Incident Applicant \$50.84 App Fee \$0.00 Total \$50.84	Desired: 31 days Quoted: 31 days \$5 renewal fee

Comprehensive Coverage Plans ? 5

Plan	Details	Deductible & Price	Remarks
<input type="checkbox"/> PATRIOT AMERICA Instant Purchase	Brochure Provider Directory Paper Application 5 days Renewable Online Renewal Claim Form Print ID Card Print Visa Letter Rx Discount Card	US/Canada Coinsurance 90/10 Deductible 250 Annual Applicant \$120.00 App Fee \$0.00 Total \$120.00	Desired: 1 month Quoted: 1 month Leisure Sports Rider: +20% Extreme Sports: \$45/month Return Rider: +5% Trip Cancellation Rider Enhanced AD&D Rider \$5 renewal fee (< 1 month)
<input type="checkbox"/> ATLAS AMERICA	Brochure Provider Directory Paper Application Daily Renewable	US/Canada Coinsurance 80/20 Deductible 250	Desired: 1 month Quoted: 1 month Hazardous Sports: +20%

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Compare Plans Back 5 Help Sort by: Price

? [Is this Type of Plan good for me?]

<input type="checkbox"/> Inbound USA 	Plan Type Limited Coverage Plan Details Review Plan Benefit Plan Brochure HTML PDF FAQs Read FAQ Find Doctors Search	Policy Maximum (\$) 50000 Deductible (\$) 100 Applicant Premium (\$) 50.83 Admin. Fees (\$) 0 Total Price (\$) \$50.83 for 1 Month(31 days) Buy Now!
<p>» Plan pays fixed amount based on a Schedule of Benefits.</p> <p><input checked="" type="checkbox"/> Renewal <input type="checkbox"/> Travel Coverage <input type="checkbox"/> PPO Network</p>		
<input type="checkbox"/> Travelers Liberty 	Plan Type Limited Coverage Plan Details Review Plan Benefit Plan Brochure HTML PDF FAQs Read FAQ Find Doctors Search	Policy Maximum (\$) 50000 Deductible (\$) 150 Applicant Premium (\$) 56.83 Admin. Fees (\$) 5 Total Price (\$) \$61.83 for 1 Month(31 days) Buy Now!
<p>» Plan pays fixed amount based on a Schedule of Benefits.</p> <p><input checked="" type="checkbox"/> Renewal <input type="checkbox"/> Travel Coverage <input type="checkbox"/> PPO Network</p>		
<input type="checkbox"/> Liaison Continent - B 	Plan Type Comprehensive Coverage Plan Details Review Plan Benefit Plan Brochure HTML PDF FAQs Read FAQ Find Doctors Search	Policy Maximum (\$) 50000 Deductible (\$) 250 Applicant Premium (\$) 96.10 Admin. Fees (\$) 0 Total Price (\$) \$96.10 for 1 Month(31 days) Buy Now!
<p>» After deductible plan pays 75% upto the policy max.</p> <p><input checked="" type="checkbox"/> Renewal <input checked="" type="checkbox"/> Travel Coverage <input checked="" type="checkbox"/> PPO Network</p>		
<input type="checkbox"/> Atlas America 	Plan Type Comprehensive Coverage Plan Details Review Plan Benefit Plan Brochure HTML PDF	Policy Maximum (\$) 50000 Deductible (\$) 250

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Visitors insurance types - fixed coverage plans and comprehensive coverage plans - Microsoft Internet Explorer

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Visitors Insurance Types

We offer several visitors insurance plans from various companies. Essentially, they fall into following categories. What is covered in fixed vs. comprehensive is essentially the same for most parts. However, how much is covered is what is different in different types of plans.

Fixed coverage plan:
This type of insurance is much cheaper than comprehensive coverage plans. It is also called scheduled benefit plan. In such type of insurance plans, you have to first pay the deductible(which can be either once per every sickness/accident or once per policy period), then insurance company pays a set maximum amount for every procedure such as \$55 for doctor's office visit, \$450 for ambulance service, \$330 for emergency room visit, so on and so forth. You have to pay any difference beyond that yourself. There is no way to figure out how many percent of actual expenses would be covered in such insurance.

\$50,000 or \$100,000 policy maximum you see is the overall limit for total of all the scheduled benefits, and it does not mean that all your medical expenses will be completely paid up to \$50,000 or \$100,000.

Even though prices for such insurance plans are attractive, you should really understand what you are purchasing so that it will meet your expectations in case you need to use it.

If there is no PPO network in a particular fixed coverage plan, you can visit any doctor or hospital you like. You get a health insurance card that has all the information that the provider may need to bill the insurance company directly. Therefore, most providers would do so. However, in case a particular provider declines to do so, you would first need to pay up front and file for reimbursement.

Fixed coverage plans are basic medical insurance plans and don't provide many travel related benefits such as loss of checked luggage.

Please look at the brochure of each plan for more details.

[Visitors medical insurance - Instant quotes & purchase](#)




Comprehensive coverage plan:
This type of insurance provides much better coverage compared to the fixed coverage plan. In such insurance plans, you have to first pay the deductible(which can be either per year, or once per policy period), after that insurance company pays 80% for first \$5,000 for eligible medical expenses, you pay remaining 20%. After \$5,000, insurance will pay 100% up to policy maximum for eligible medical expenses.

In most such plans, you have to pay 20% co-insurance for first \$5,000 expense once per policy period. (Protection America from IMG has the option to buy-up the co-insurance, at 5% extra premium, so that it will pay 90% for first \$5,000, you pay 10% for first \$5,000. Patriot America from IMG has 90/10 coinsurance for first \$5,000). You get coverage 100% coverage up to policy maximum after first \$5,000 expense, once per policy period.

Some plans have 20% co-insurance for first \$5,000 expense for every sickness/incident, and you get 100% coverage up to policy maximum after first \$5,000 also per every sickness/incident.

Notable Exception: For Diplomat America and Diplomat Long Term, the maximum total payment under the policy for an illness that is first manifested, treated or diagnosed during an Insured Person's first thirty(30) days of coverage, commencing as of the Insured Person's effective date, is \$1,000.

Most comprehensive coverage plans are PPO plans. That means that insurance company has contracted many providers all across United States who participate in the PPO network, accept the

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Types of Visitor Insurance, Comprehensive vs Fixed coverage plans - Microsoft Internet Explorer

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[What Types?](#)
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[Insurance Terminology](#)
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[Which Plan to buy?](#)
 Why from USA?
[TOP 10 reasons to Buy from USA](#)
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Cost: Little Higher Low

A) Comprehensive Coverage Plan.
 B) Schedule benefits plan (Limited coverage plans/ Fixed Coverage Plan)

	A. Comprehensive Coverage Plans	B. Scheduled Benefit / Limited Coverage Plans
Coverage	Enhanced and better benefits as compare to limited coverage plans. Best suitable for higher risk or big amount.	Provide Basic Coverage. Good for general or basic service and to cover lower risk.
Benefit and Liability	Most comprehensive coverage plans works like PPO type plan where insured liability is deductible and co-insurance.	Basic coverage, all possible medical treatment/service cost is pre decided. Example each Dr visit X \$
PPO Network	Most of them are PPO type plans and has PPO network, means grater acceptance inside the network and get discounted rates.	No PPO network. You can visit any Dr, hospital expenses will be paid as per the pre defined rates in the policy.
Can you visit any Doctor or Hospital?	You may visit any Dr. but it is advisable to visit a facility under the Provider Network if PPO network available.	Yes, But no matter which Dr you go, plan will pay you predefined limit of per Dr Visit or service taken.
Travel Related coverage	Most of them has travel related coverage bundled, and provide you coverage like Trip cancellation, Baggage loss, Terrorism etc.	None.
Rates/Cost	Higher premium	Low premium (low cost)
Example Plan	Liaison International, Atlas America, Liaison	Inbound USA, Travelers Liberty

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Following is the high level comparison of various visitor medical insurance plans. Please use this comparison as a guide only and do not make any decisions solely based on this comparison. If you have any ambiguity, doubt or questions, please refer to the individual policy details for complete details as it is not possible to accurately represent all the details in concise comparison such as follows. Please call us for further details. If there is any discrepancy between this comparison and the actual policy details, the policy details will override.

All the amounts are in US dollars.

Routine physicals and vision(eyeglasses etc.) are not covered in any of the plans.

	INBOUND USA Instant Quotes & Purchase	ATLAS AMERICA Instant Quotes & Purchase	LIAISON INTERNATIONAL Instant Quotes & Purchase	Visit USA Instant Quotes & Purchase
Plan Type	Fixed Coverage ?	Comprehensive ?	Comprehensive ?	Comprehensive ?
Administrator	Seven Corners (Formerly SRI)	Multinational Underwriters (MNU)	Seven Corners (Formerly SRI)	Travel Insurance Services (TIS)
Insurance Company / Carrier / Underwriter	Lloyds of London	Lloyds	Virginia Surety (Lloyds in NC, NY, OR, KS)	AIG
A.M. Best Rating	A "Excellent"	A "Excellent"	A- "Excellent"	A++ "Superior"
Available deductibles By Age	per injury/sickness \$0 Upto 69 \$50 Upto 69 \$100 Upto 69 \$200 70-99	max once per year \$0 \$100 \$250 \$500 \$1,000 \$2,500	max once per year \$0 \$100 \$250 \$500 \$1,000 \$2,500	per policy period \$250 \$500 \$1,000
	Limited coverage. Only incidental coverage	After deductible, you pay 20% of the first \$5,000 in	After deductible, you pay 20% of the first \$5,000 in	After deductible, you pay 20% of the first \$5,000(per incident)

















Co-insurance, USA/Canada	outside USA Schedule of Benefits	covered expenses, rest covered at 100% up to selected policy maximum	covered expenses, rest covered at 100% up to selected policy maximum	in covered expenses, rest covered at 100% up to selected policy maximum(per incident) Incidental travel to Canada max 14 days
Co-insurance, outside USA/Canada	Limited coverage. Only incidental coverage outside USA Schedule of Benefits	After deductible, covered at 100% up to selected policy maximum	After deductible, covered at 100% up to selected policy maximum	After deductible, you pay 20% of the first \$5,000(per incident) in covered expenses, rest covered at 100% up to selected policy maximum(per incident). Incidental travel to Mexico, US territories max 14 days
Policy maximum options By Age	per incident \$50,000 Upto 99	lifetime maximum \$10,000 Age 80+ \$50,000 Upto 79 \$100,000 Upto 69 \$250,000 Upto 69 \$500,000 Upto 69 \$1,000,000 Upto 69	lifetime maximum \$15,000 Age 80+ \$50,000 Upto 79 \$100,000 Upto 64 \$500,000 Upto 64 \$1,000,000 Upto 64	per incident \$10,000 Age 80+ \$50,000 Upto 79 \$100,000 Upto 69
Renewable	Yes. 5 days renewable	Yes, renewable in 1-day increments if purchased min. 5 days initially	Yes. 5 days renewable	No
Cancellation policy	Before effective date, full refund. After effective date, pro-rated refund minus \$25 cancellation fee as long as no claims have been filed since the effective date.	Before effective date, full refund. After effective date, pro-rated refund minus \$25 cancellation fee as long as no claims have been filed since the effective date.	Before effective date, full refund. After effective date, pro-rated refund minus \$25 cancellation fee as long as no claims have been filed since the effective date.	Before effective date, full refund minus \$20 cancellation fee. Policy certificate must be returned. After effective date, no refund.
MEDICAL - INPATIENT				
Hospital room and board including miscellaneous	\$1,400/day (\$1,050/day for 70+), 30 days max	To policy maximum, average semi-private room rate, including nursing services	To policy maximum	To policy maximum, average semi-private room
Intensive care unit	Additional \$660/day (\$460/day for 70+), 8 days max	To policy maximum	To policy maximum	To policy maximum, 2 times average semi-private room rate
Surgical treatment	\$3,300 (\$2,750 for 70+)	To policy maximum	To policy maximum	To policy maximum
Anesthetist	\$825 (\$685 for 70+)	To policy maximum	To policy maximum	To policy maximum

Assistant surgeon	\$825 (\$685 for 70+)	20% of primary surgeon charge. No standby availability coverage	To policy maximum. No standby availability coverage	To policy maximum
Physician's non-surgical visits	\$55/visit, 1/day, 30 visits max	To policy maximum	To policy maximum	To policy maximum
Consult physician, when requested by attending physician	\$450 (\$400 for 70+)	To policy maximum	To policy maximum	To policy maximum
Private duty nurse	\$550 (\$450 for 70+)	To policy maximum	To policy maximum	To policy maximum
Pre-admission tests within 7 days before hospital admission	\$1,100 (\$775 for 70+)	To policy maximum	To policy maximum	To policy maximum
MEDICAL - OUTPATIENT				
Surgical treatment	\$3,300 (\$2,750 for 70+)	To policy maximum	To policy maximum	To policy maximum
Anesthetist	\$825 (\$685 for 70+)	To policy maximum	To policy maximum	To policy maximum
Assistant surgeon	\$825 (\$685 for 70+)	20% of primary surgeon charge. No standby availability coverage	To policy maximum. No standby availability coverage	To policy maximum
Physician's non-surgical/urgent care visits	\$55/visit, 1/day, 10 visits max	To policy maximum	To policy maximum	To policy maximum
Diagnostic X-rays lab services	\$450 (\$400 for 70+), Additional \$250 - One Cat scan, PET Scan or MRI	To policy maximum	To policy maximum	To policy maximum
Hospital emergency room (all expenses incurred therein)	75% of U&C to a maximum of \$330 (\$250 for 70+)	To policy maximum. If subsequently not admitted further treatment of sickness, treatment is covered, but room charges not covered	To policy maximum. Not covered if visit is not of an emergency nature	To policy maximum
Prescription drugs	\$100 (\$80 for 70+)	To policy maximum, maximum supply of 60 days per prescription	To policy maximum	To policy maximum
Pharmacy drug card	-	-	-	-
Outpatient surgical facility	\$1,000 (\$850 for 70+)	To policy maximum	To policy maximum	To policy maximum

MEDICAL - OTHER TREATMENT AND SERVICES

Local ambulance	\$450	To policy maximum when covered illness or injury results in hospitalization as inpatient	\$5,000	Included in Emergency Medical Evacuation Benefit
Initial orthopedic prosthesis/brace	\$1,100 (\$850 for 70+)	To policy maximum	To policy maximum	To policy maximum
Chemotherapy and/or radiation therapy	\$1,100 (\$850 for 70+)	To policy maximum	To policy maximum	To policy maximum
Mental & nervous disorder & substance abuse	Same as any Sickness	-	-	-
Maternity	-	Only the complications of pregnancy, during first 26 weeks of pregnancy	-	-
Physical therapy	\$40/visit, 1/day, 12 visits max	\$50/visit	To policy maximum	Covered
Pre-existing conditions	Not covered	Not covered	Not covered	Not covered
Benefit period for continued treatment following termination date of policy	26 weeks	180 days	6 months	26 weeks
PPO within USA	None	Yes. Hygeia PPO	Yes. Hygeia PPO	Yes. Multiplan PPO
PPO outside USA	None	Yes	Yes	None
Hazardous sports	-	Optional	Optional	Optional
DENTAL				
Dental - Acute, unexpected pain	-	\$100 per certificate period	\$100 (1 month or more coverage)	-
Dental - Accident related emergency	\$550	To policy maximum	\$500 (1 month or more coverage)	To policy maximum
TRAVEL				
Emergency medical evacuation/repatriation	\$50,000	To policy maximum	\$300,000	A: \$50,000/B: \$100,000
Return of mortal remains	\$7,500	To policy maximum	\$50,000	A: \$10,000/B: \$20,000

Emergency reunion	-	\$15,000	\$50,000	\$5,000
Return of minor child (ren)	-	\$5,000	\$50,000	\$5,000
Trip cancellation	-	-	-	-
Trip interruption	-	\$5,000	\$5,000	-
Loss of checked luggage	-	\$50 per item, \$250 max	\$250	-
LIFE				
Accidental Death & Dismemberment(AD&D)	-	Principal sum - \$5,000 (14 days-17 years), \$25,000 (18-69), \$12,500 (70-74), \$6,250 (75+)	\$25,000 principal sum for insured/insured spouse \$5,000 for dependent child	A:\$50,000/B:\$100,000
Common carrier accidental death	\$25,000	\$50,000 per adult, \$25,000 children under age 18; \$250,000 max/family	\$50,000/adult, \$25,000 /child under age of 18; \$250,000 max/family	A:\$50,000/B:\$100,000
OTHER				
Home country coverage	-	Optional End of Trip	Incidental trips to home country: \$50,000; follow me coverage: \$5,000	-
Terrorism coverage	-	\$50,000	To policy maximum (not covered in NC, NY, OR, KS)	-
Identity theft assistance	-	-	-	-
Hospital indemnity	-	\$100/night	\$150/night outside US/Canada	-
Natural disaster benefit	-	\$100/day, 5 days max	-	-
PLAN FEATURES				
Details	Brochure Provider Directory Sample Application Paper Application 5 days Renewable Online Renewal FAQ	Brochure Provider Directory Paper Application Daily Renewable Online Renewal Claim Form Print ID Card	Brochure Provider Directory Sample Application Paper Application 5 days Renewable Online Renewal FAQ	Brochure Provider Directory Paper Application FAQ Claim Form 中文版

	Claim Form Program Summary	Policy Wording	Claim Form	
Policy durations	multiples of days (min 5 days) - max 1 year	multiples of days (min 5 days) - max 1 year	multiples of days (min 5 days) - max 3 years (max 1 year for 65+)	multiples of 15 days - max 1 year
Application fee	\$0	\$0	\$0	\$5
Membership fee	\$0	\$0	\$0	\$0
Credit cards accepted	   	   	   	   
Remarks	\$5 renewal fee	Hazardous Sports: +20% Family Friendly Covers, at no extra cost, Pregnancy Complications \$5 renewal fee	Hazardous Sports: +15% \$5 renewal fee	Hazardous Activity: +20% Additional AD&D: +20% Not renewable

URC - Usual, reasonable and customary charges

Period of Coverage for Visitors Care - The period of coverage is the period of time for which premium has been timely paid. At each renewal, a new period of coverage will begin.

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